

### The Unmet Needs Committee

# Disaster Recovery for Small Communities

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### **Disaster Recovery**

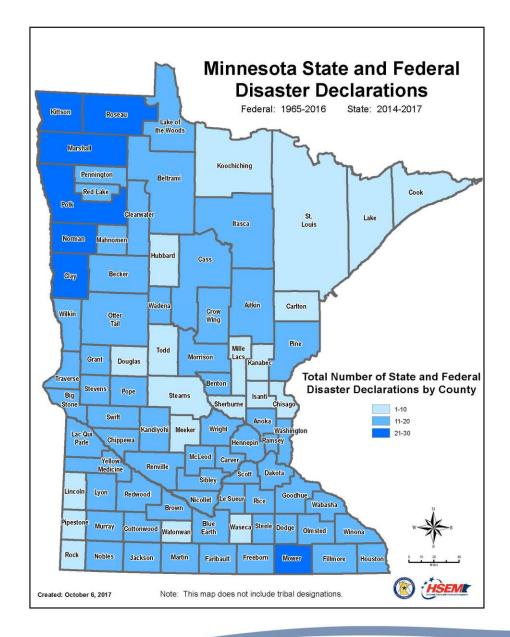
#### When Disasters Strike...

- They strike indiscriminately
  - Rich and poor
  - Cities, towns and farms
  - Individuals and families
  - Homes
  - Businesses
  - Infrastructure
  - Communities
- The entire community is affected



A "Whole Community" effort will be needed to recover from its effects.





#### **Natural Disasters**

- Floods
- Severe Storms and Tornadoes
- Windstorms
- Wildfire
- Winter storms

#### Man-made disasters

- Fire
- Industrial
- Hazardous Materials
- Transportation
- Plane crash
- Terrorism
- Structural
- Disease
- Agricultural
- Utilities failure



# Why is disaster recovery planning important?



### **Disaster Recovery**

# Why is disaster recovery planning important?

Without adequate local recovery planning, a town may never recover from a disaster

- 40% of small businesses never reopen (national statistic)
- Loss of population (people move away)
- Loss of employers (move or close facilities)
- Loss of tax base (richer people leave)
- Loss of key facilities (hospitals, schools)
- Loss of community identity



#### **Disaster Recovery**

### **Basic Principles**

#### **Local disaster recovery:**

- Is always led by local leaders and community organizations no matter how large or small. Its your home.
- Requires a "Whole Community" effort
- May or may not include assistance and resources from federal or state governments or NGOs
- Must include <u>all</u> survivors
- Must address unmet needs for entire community
- Is often a long, slow process and needs perseverance, dedication and endurance – <u>no matter how long it takes</u>!

### **Local Long-Term Recovery**

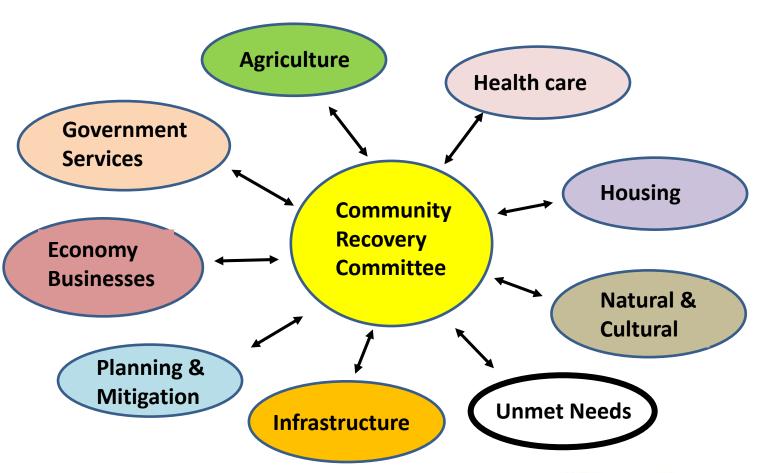
To plan, manage and carry out local disaster recovery, communities typically create a local **Long-Term Recovery (LTRC) Committee.** 

Size and complexity of an LTRC depend on the severity and impact of the disaster.

- Recovery Task Force (large events)
  - Federal, State, Local government resources along with non-profits and volunteer agencies all working together (Harvey, Sandy, Katrina)
- Area/Regional Recovery Organization
  - Multiple jurisdictions with similar resource needs (Duluth Floods 2012)
- Community Level Committees (Wadena, Waseca, Melrose)
  - Most common in Minnesota
  - Fewer resources or assistance
  - More dependent on self-help
  - Many unmet needs



# **Typical Long Term Recovery Committee Subcommittees**



# What does a Long-Term Recovery Committee do?

- Local officials and leaders who work together to provide dedicated management of disaster recovery for their community - for as long as it takes
- Identifies needs, recovery resources and technical assistance
- Gives direction and leadership in reconstruction and rebuilding
- Helps coordinate Federal, State, local, and private sector disaster recovery activities.
- Develops future community planning and mitigation projects
- Addresses unmet needs to fill in gaps of recovery assistance
- Ensures that disaster recovery efforts continue over time until all victims are identified, unmet needs are addressed and all recovery is complete.



#### **Disaster Recovery**

### What does FEMA do?

### **Public Assistance (PA) Program**

Federal disaster recovery grants for governments and public infrastructure

- Federal grants made to counties, local governments, certain nonprofits and special co-ops – administered by MnHSEM
- Declared only when county and state meet pre-determined federal damage cost thresholds.
- Grants are made for public infrastructure repairs
  - Assistance to pay costs for roads, bridges, drainage, dams, sewers, utilities, public structures, facilities, parks, schools
  - Emergency protective measures (personnel, materials)
  - Debris removal by local government
- FEMA pays 75%, state pays the 25% cost share
- May also provide additional grants for future hazard mitigation



#### **Disaster Recovery**

#### What does FEMA do?

#### **Individual Assistance (IA) Program**

Federal disaster recovery grants for residents, homeowners, renters

- Declared only when FEMA determines that disaster damages and impact to residents of a county and state are severe and beyond the capability of the local community and state to recover.
- No established threshold declaration is based on FEMA's assessment of the event severity and extent of damages, impact and other forms of assistance that may be available
- Provides grants for basic home repairs or to replace essential household needs only
- Maximum amount of all FEMA grant assistance per household is \$34,000 (FY2018)
- Average assistance payout is <\$5000</li>
- Some grant assistance is income qualification based
- Other assistance for disaster related costs may be available (funeral, medical, etc.)



#### **SBA Disaster Loans**

### **SBA Disaster Loan Program**

Low-interest, long-term recovery loans to assist homeowners, renters and businesses

- Available with an IA declaration or may be declared by SBA alone
- SBA has lower threshold to declare by county
- Homeowners may borrow up to \$200k, renters up to \$40k
- Business may borrow up to \$2M to repair facilities, property or replace inventory
- More flexible use of recovery assistance
- Applicants must qualify



#### **Disaster Recovery**

#### What does the State do?

#### **Minnesota State Disaster Assistance Program**

- Similar to federal Public Assistance program but uses 50% of federal damage cost levels threshold by county to qualify
- Only covers public infrastructure
- State pays 75%, local jurisdiction pays the 25% cost share

#### **Minnesota Housing QUICK START Program**

- May assist low-income homeowner disaster victims with loan/grant to repair their damaged homes.
- Only available when SBA Disaster Loan Program is declared
- Applicant must apply for SBA Disaster Loan first
- Only available if applicant is declined by SBA
- Up to \$20,000 "loan"
- No payments and forgivable "loan" if applicant remains in home for 10 years

#### Minnesota Investment Fund

- May provide additional financing for local businesses and qualified non-profit organizations to repair, rebuild and resume operations.
- Only available when funded and implemented by DEED through special appropriation



### What are "Unmet Needs"?

#### **Definition:**

"the need for goods or services by disaster victims that are not covered by personal means, insurance or existing assistance programs."



Adventist Community Services Assistance, MN

These are what are referred to as "Unmet Needs."

### **Committee Purpose**

Centralized local organization to manage recovery needs of a community not covered by other means

- Solicits donations financial or in-kind that can be used to assist survivors recovery
- Manages volunteer rehab and reconstruction assistance
- Ensures fair and accountable distribution of donations and assistance
- Provides for the best use of limited funds, resources and agency services when need is widespread
- Helps to prevent gaps or unnecessary duplication of services
- Reduces the possibility of fraud by verifying true needs
- Ensures emotional/spiritual needs are addressed



#### **Committee Functions**

- Publicizes local recovery efforts
- Seeks out people with potential unmet needs
- Identifies potential resources and assistance
- Prioritizes and ensures fair distribution of donated and voluntary assistance based on publicly established policies
- Works with caseworkers and maintains confidentiality to ensure impartiality
- Promotes positive community recovery



### **Committee Membership**

#### **Potential Unmet Needs Committee members:**

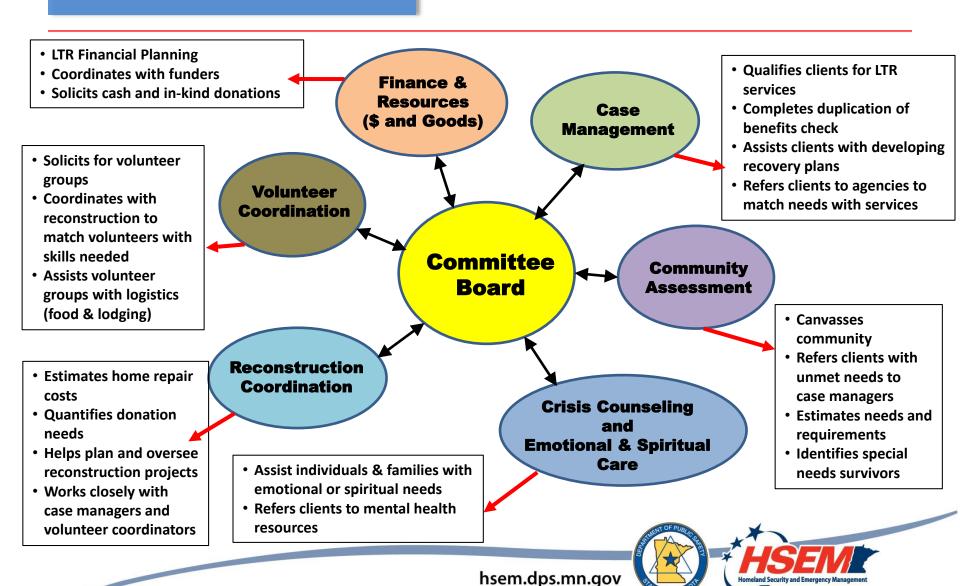
- Local Emergency manager
- Local civic leaders
- Faith/church leaders
- Local employers/businesses
- School superintendents
- Local banks/financial institutions
- Organizations with resources to share
- Local Public Health department
- Local Community Action agencies and foundations
- Local MN Voluntary agencies (MNVOAD)
- Other service agencies



Community Recovery Meeting, NE MN Floods, 2012



### **Committee Organization**



### **Policies and By-Laws**

- Rules of how the subcommittee will operate
- Ensures fairness, transparency and accountability
- Establishes decision-making processes
- Sets a system for prioritization and distribution of assistance
- Publicly accessible



#### **Public Information**

- Inform public about local recovery committee
- Solicit cash donations to established community recovery fund.
- Inform people how they can register for assistance.
- Publish financial report
- Promote pre-disaster committee planning for future events
- Publish success stories, stats, wrap-up and closure.
- Recognize efforts of volunteers



### **Finance and Resources**

- Public cash donations
- Local foundations and charitable organization donations
- Local business community
  - Goods
  - Volunteers
  - Equipment/Tools
- Faith groups
- Voluntary agencies
- Non-disaster federal or state agencies







### **Finance and Resources**

- Identify a trusted "Fiscal Agent" to hold and account for funds
  - Can be existing agency
  - Should be a 501(c)3 non-profit organization if possible
- <u>Do not run</u> as local government! stay apolitical.
- Always honor <u>donor intent</u> and donor agency policies.
- Decline donations that discriminate or exclude certain members of the public
- Clearly identify official committee recovery fund to avoid confusion with personal collections ("GoFundMe")
- Develop post-recovery plan for any surplus funds



### **Finance and Resources**

### **Fiscal Agent duties:**

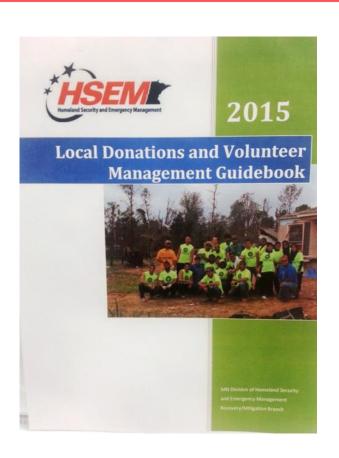
- Receive, account for and safeguard donated funds
- Disburse available funds usually directly to providers or services based on approval of committee
- Provide regular accounting reports to board
- Conduct audits as necessary or when mission is complete



### **Finance and Resources**

### **Donations Management:**

- Advises committee of any goods needed or surplus
- Assists in management of storage facility if needed
- Assists in distributing goods as needed
- Assist in collecting and disposing unsolicited donated goods





### **Volunteer Management**

- Work with local emergency manager to organize and manage local or unaffiliated volunteers
- Works with VOADs to recruit needed assistance
- Assist in establishing volunteer reception centers
- Acts as a liaison between local emergency manager and voluntary agencies
- Reviews special skills needed for recovery tasks
- Ensures volunteers are appropriate to the task required



### What is Case Management?

"A partnership system between trained case workers and disaster survivors to help those survivors create and carry out their personal disaster recovery plan."

#### Trained case workers can:

- Assess a survivors recovery needs
- Help survivors create their own recovery plan
- Enable survivor access to resources
- Assist survivors in applying for assistance
- Represent the survivor anonymously when requesting local assistance
- Can inform local leaders of any special problems or issues





# Purpose of Case Management

### **Case Management helps**

- Disaster caseworkers are key enabler for survivors
- Helps survivors think clearly and manage their recovery process
- Provides assistance applicants with confidentiality and impartiality
- Verify unmet client needs
- Can identify other potential assistance needs
- Usually trained and managed through independent organizations



# Referrals to Case Management

#### Referrals to caseworkers can come from:

- 211/United Way
- Community Action agencies
- Social Service agencies
- Faith based groups
- Assistance agencies (MHFA)
- FEMA
- Personal referrals





### **Case Worker Sources**

### Agencies that may provide caseworkers:

- Local Human Services
- Local Public Health
- American Red Cross
- Lutheran Social Services
- The Salvation Army
- Catholic Charities
- Other agencies
- Can also be local volunteers





### **Community Assessment**

#### Collect data

- Canvass community identify numbers of victims and extent of unmet needs
- Understand the <u>whole impact</u> on community and area
  - Infrastructure
  - Economic
  - Emotional
- Collect data needed for assistance organizations
- Support Emergency Manager information needs



### **Community Assessments**

#### **Assess Needs and Resources**

- Focus on recovery for special needs communities
  - Seniors
  - Disabled
  - Nursing homes
- Estimate any additional community needs and requirements
- Help get survivors with unmet needs connected with case workers
- Monitor speed and effectiveness of recovery efforts and identify gaps

### **Pre-disaster Planning**

# How To Establish an Unmet Needs Committee

### Six basic steps

- 1. Solicit Volunteer Members
- 2. Establish Key Committee Roles
- 3. Organize and Identify
- 4. Adopt bylaws and policies
- 5. Establish a fiscal agent
- 6. Train and exercise

### **Solicit Volunteer Members**

### **Step 1.**

### Solicit volunteer members from key local community groups:

- Local Emergency Manager
- Civic leaders
- Faith Groups
- Schools superintendent or principal
- Businesses/Chambers major employers and/or suppliers
- Community Action Organizations
- Local development/planning committee
- Local banks/insurance companies

### **Establish Key Committee Roles**

### Step 2.

### **Establish Key Leadership Roles:**

- Chairperson
- Secretary
- Finance/treasurer (\$ donations)
- Communications
- Resources manager (materials donations)
- Volunteer manager (
- Business liaison
- Case Management liaison
- Emotional/Spiritual leadership

### **Organize and Identify**

### <u>Step 3.</u>

### Hold first meeting:

- Convene committee leadership
- Establish leadership board and roles and communicate members
- Give committee an identity and define purpose
- Establish a regular set meeting schedule
- Publicize its existence and solicit community involvement (future volunteers)

# Adopt Bylaws and Management Policies

### Step 4.

### Leaders adopt basic operating bylaws and policies:

- Review bylaw examples and templates
- Formally adopt desired and appropriate operating bylaws and policies
- Determine general decision making processes
- Ensure all members understand and have copies
- Ensure transparency and clear reporting methods are adopted

#### **Pre-disaster Planning**

# Establish A Fiscal Agent or Create Legal Entity

### **Step 5.**

### Review and solicit and establish a Fiscal Agent:

- Determine fund management policy
- Use an existing organization?
- Create a 501 (c) 3?
- Establish reporting and auditing policy
- Begin to identify potential funding resources
  - Local benefactors
  - Community Foundations
  - Fundraising



#### **Train and Exercise**

### Step 6.

### Get training and conduct exercises

- Review and understand potential area risks and hazards
- Solicit group and/or position training as needed
- Work with local emergency manager to participate in local exercises to practice disaster recovery operations
- Volunteer to assist/observe other MN community's LTRC/unmet needs committee following disasters
- Activate whenever an event occurs even if not needed

#### **Summary**

# For Additional Help and Training

- Download the Community Recovery Guidebook from the HSEM Website
  - Pre-disaster checklists
  - HSEM Training and Community Recovery assistance
  - FEMA Online training
  - G205 Class Disaster Recovery: The Local Govt Role
- Attend a Whole Community Long-Term Disaster Recovery Workshop
  - Exercises
  - www.ifound.org/community/disaster-response



# Make Your Community Resilient!

# Questions??

### The Goal



#### **Contact**

### Thank you!

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